

## AGRICULTURAL PROPERTY COVERAGE

### EXTENSION OF COVERAGE – EQUIPMENT BREAKDOWN

This Endorsement Changes the Policy. Please Read It Carefully.

Certain words and phrases that appear in bold have special meaning as defined below or in the form to which this Endorsement is attached.

The titles of sections or paragraphs listed below should not be considered for purposes of interpreting the intent of this Endorsement; these titles have only been inserted for ease of reading.

This Endorsement is attached to the Livestock – Named Perils Form, and, except as otherwise provided under this Endorsement, is subject to all terms, conditions, limitations and exclusions of such Form.

Notwithstanding exclusion 2.5. CENTRIFUGAL FORCE, BREAKDOWN or any other contrary provision contained under this Policy, the following Extension of Coverage is added to the **EXTENSIONS OF COVERAGE** section of such Livestock – Named Perils Form.

This Extension of Coverage shall not increase the amount of insurance stated in the Declaration Page(s).

#### EQUIPMENT BREAKDOWN

The Insurer will indemnify the **Insured** for the direct physical loss or direct physical damage caused to **livestock** for which a description is stated in the Declaration Page(s), arising out of a failure in the ventilation, light, heat or air conditioning, resulting solely from a **breakdown** to an **equipment** in use or connected and ready for use, while such **equipment** is on the **premises**. With respect to poultry and hog farms, the facility must be equipped with an **emergency system** in operation at all times while this Policy is in force.

For the purpose of this Endorsement, the following definition is added:

**Emergency system** means:

1. a professionally installed **emergency system**, in function and always maintained in operation, equipped with a fault locator and alarm relay for the detection of electrical power interruption or electric current variation. Such **emergency system** must be connected to the main electrical panel of the site and to the electrical power supply for the ventilation and heating systems for each **farm building** where **livestock** is housed. Such **emergency system** must also detect any change in temperature, in each breeding areas where such **livestock** is housed.
2. when the **emergency system** is triggered, communication alerts must be sent on a telecommunication mobile device. Regardless of the reason of the alert, the **Insured** and/or his employees must visit the concerned **farm building** promptly and as soon as possible to make the necessary verifications, interventions and actions in order to minimize the loss or damage.
3. a functional emergency battery in the event of a power outage is always mandatory. The **emergency system** must also be equipped with a generator with automatic or manual start to intervene promptly in the event of a power failure, which generator must have the capacity to provide power to all breeding areas.
4. battery and generator must be always kept functional and tested each thirty (30) days to ensure their proper functioning. The **Insured** must keep a record of these tests and make it available to the Insurer upon request.

All other terms and conditions of the Policy remain unchanged.